

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

INGRID CEDANO

Case No.: 15-16769

Judge: Papalia

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ☐ Motion for Relief from the Automatic Stay filed
by _____, creditor,

A hearing has been scheduled for _____, at _____ m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ m.

- ☒ Certification of Default filed by MidFirst Bank, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ 4004.76, but have not been accounted for. Documentation in support is attached hereto.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

I fell behind on my mortgage payments as a result of a lost tenant. I now have a new tenant and I am trying to catch up on my mortgage payments. I just need a little time to catch up. I can send out \$2,042 immediately and make equal payments over the course of the next six (6) months in addition to my regular monthly mortgage payment in order to become current.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 5/8/19


Debtor's Signature

Date: _____

Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.



INGRID LEONOR CEDANO | Account # 3810 3257 3198 | January 26, 2019 to February 22, 2019

Deposits and other additions

Date	Description	Amount
01/31/19	Online Banking transfer from CHK 0407 Confirmation# 2595506328	200.00
02/05/19	BKOFAMERICA ATM 02/05 #000003999 DEPOSIT BAYONNE - 45TH S BAYONNE NJ	3,440.00
Total deposits and other additions		\$3,640.00


Withdrawals and other subtractions


ATM and debit card subtractions

Date	Description	Amount
02/05/19	TWIN CITY SUPE 02/05 #000953448 PURCHASE TWIN CITY SUPER JERSEY CITY NJ	-34.37
02/06/19	WM SUPERC Wal- 02/06 #000116441 PURCHASE WM SUPERC Wal-Mar BAYONNE NJ	-54.21
Total ATM and debit card subtractions		-\$88.58

Other subtractions

Date	Description	Amount
01/31/19	OLLO MASTERCARD Bill Payment	-100.00
01/31/19	TJX REWARDS CREDIT CARD Bill Payment	-40.00
01/31/19	FIRST PREMIER BANK Bill Payment	-30.00
02/06/19	Midland Mortgage Bill Payment	-2,002.38
02/06/19	Jersey City Municipal Utilities Bill Payment	-640.60
02/06/19	PSE&G New Jersey Bill Payment	-408.94
02/06/19	PSE&G New Jersey Bill Payment	-48.40
02/07/19	WAYFAIR Bill Payment	-40.00
02/19/19	MACYS DES:ONLINE PMT ID:112885524113619 INDN:INGRID CEDANO CO ID:CITICTP WEB	-30.00
Total other subtractions		-\$3,340.32






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INGRID LEONOR CEDANO | Account # 3810 3257 3198 | March 26, 2019 to April 24, 2019

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
03/28/19	COMENITY PAY IL DES:PHONE PYMT ID:P19086258367165 INDN:INGRID CEDANO CO ID:1133163498 TEL	-40.00
03/29/19	OLLO MASTERCARD Bill Payment	-100.00
03/29/19	FIRST PREMIER BANK Bill Payment	-60.00
04/09/19	Midland Mortgage Bill Payment	-2,002.38
04/10/19	Wayfair Bill Payment	-100.00
04/10/19	the children's place Bill Payment	-30.00
04/10/19	Macy's Bill Payment	-30.00
04/10/19	TJX Rewards Credit Card Bill Payment	-30.00
04/10/19	Banana Republic Card Bill Payment	-25.00
04/11/19	Lowe's Consumer Credit Card Bill Payment	-30.00
04/12/19	COMENITY PAY IL DES:PHONE PYMT ID:P19101262377180 INDN:INGRID CEDANO CO ID:1133163498 TEL	-40.00
04/15/19	Zelle Transfer Conf# 9c76d0f45; ANA	-50.00
04/15/19	Zelle Transfer Conf# 08891bd76; ANA	-50.00
04/15/19	Zelle Transfer Conf# 6cda5dc12; ANA	-100.00
04/15/19	NJ TLR cash withdrawal from CHK 3198	-2,200.00
04/18/19	Zelle Transfer Conf# 3c91c9bc8; Yanny	-25.00
04/23/19	Zelle Transfer Conf# 24fcb14bb; ANA	-50.00
Total other subtractions		-\$4,962.38